

Looking to make more informed benefit selections during open enrollment?

KEHP has partnered with a leader in consumer healthcare decision support, **Thomson Reuters** to bring you...

## KEHP Benefits Analyzer

The screenshot shows the 'KEHP Benefits Analyzer' web application. At the top, there is a blue header bar with the title 'KEHP Benefits Analyzer' on the left and a 'Sign out >' button on the right. Below the header, the main content area has a 'Getting Started' section. This section includes a paragraph: 'We want to help you take the guesswork out of your enrollment decisions. We'll help you consider your specific needs and give you the information you need to make confident decisions.' Below this text is a horizontal progress bar with five steps: 'Getting Started' (active), 'Your Healthcare', 'Changes', 'Preferences', and 'Your Results'. Each step is represented by a circle with a double arrow pointing right. Below the progress bar, the text 'Prepared for Luckey Laminack' is displayed. Underneath that is the heading 'What to Expect...' followed by a paragraph: 'It should take **about 10 minutes** to compare your options and view other helpful information. You probably won't have to do anything special to prepare.' To the right of this text is a large blue button with the text 'CLICK TO START' and a small grid icon.

KEHP Benefits Analyzer Sign out >

### Getting Started

We want to help you take the guesswork out of your enrollment decisions. We'll help you consider your specific needs and give you the information you need to make confident decisions.

Getting Started >> Your Healthcare >> Changes >> Preferences >> Your Results

*Prepared for Luckey Laminack*

### What to Expect...

It should take **about 10 minutes** to compare your options and view other helpful information. You probably won't have to do anything special to prepare.

**CLICK TO START**

# It has just 5 easy steps...



1. See some general information to get you started...
2. Review your recent healthcare costs and use...
3. Consider changes for the coming year...
4. Preferences to give you some “Things to think about”...
5. Review your personalized KEHP Benefits Analyzer results!

Before you start, review some general info...

- Enrollment dates...
- Additional materials...
- And contact information in case you have questions...

## Getting Started

We want to help you take the guesswork out of your enrollment decisions. We'll help you consider your specific needs and give you the information you need to make confident decisions.

Getting Started

>> Your Healthcare

>> Changes

>> Preferences

>> Your Results

*Prepared for Luckey Laminack*

### What to Expect...

It should take **about 10 minutes** to compare your options and view other helpful information. You probably won't have to do anything special to prepare.

CLICK TO START



### Frequently Asked Questions

#### How do I enroll?



KEHP Open Enrollment is October 12-25, 2009. Once you are finished with the KEHP Benefits Analyzer, you will be directed back to the KEHP Web Enrollment web site where you can make your benefits choices for 2010.

#### Need more information?



You may find these documents from your employer useful:



[KEHP Benefits Analyzer FAQ](#)

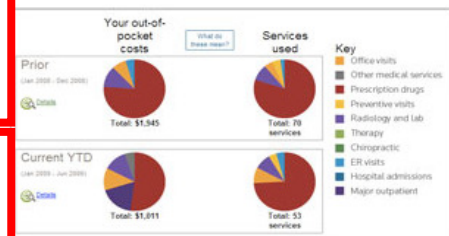


[KEHP Benefits Grid](#)

#### What about my privacy?



Click the Privacy Policy link at the bottom of the page for detailed information, but rest assured that Thomson Reuters takes your privacy very seriously and we do not share personal health information about you or your family with your employer.



We'll give you answers

### Got Questions?



- Go to the KEHP Open Enrollment Portal on the web at [www.openenroll.ky.gov](http://www.openenroll.ky.gov)
- For information about Open Enrollment, contact Member Services Branch at 1-888-581-8834
- For Information about your current benefits, contact the Humana Customer Service Hotline at 1-877-597-7474

Next, review your family's historic healthcare costs and whether you think next year will be similar... or different.

KEHP Benefits Analyzer

Sign out »

## Your Healthcare Activity

We use your family's healthcare activity as the starting point for comparing your options. You can then use these costs as-is or tell us about changes you expect for the coming year.

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### Prepared for Luckey Laminack

How do you think your family's healthcare costs next year will compare?

☐ Probably **similar to last year** (we will skip ahead and not ask about changes)

☒ Probably **different than last year** (we will ask you about expected changes)

Why do you ask?

What do these mean?

Prior Year  
(Jan 2007 - Dec 2007)



Total: \$2,299.03

Details

Services used



Total: 36 services

Current YTD  
(Jan 2008 - Mar 2008)



Total: \$392.44

Details

Services used



Total: 13 services

Key

Office visits

Preventive visits

Prescription drugs

Radiology and lab

Major outpatient

ER visits

Hospital admissions

Chiropractic

Therapy

Other medical services

Source: Your healthcare claims paid Jan 2007 - Mar 2008.

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If you think your costs will be different...

- You can tell it the people you'd like considered for coverage under your plan...
- Search for and add elective or planned major expenses...
- View & adjust the current spend profile of each person on your own...

KEHP Benefits Analyzer

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## Healthcare Activity Changes

Since you expect your healthcare costs to be different next year, we'll ask more about these changes to help us provide you more realistic guidance.

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### Prepared for Lucky Laminack

**A Covered persons**

Tell us about coverage changes you expect next year.

[New covered person](#)

Covered persons	Expected services / * estimated costs
Lucky Laminack	<a href="#">Add a service or condition</a>
Dependent 3	<a href="#">Add a service or condition</a>
Dependent 4	<a href="#">Add a service or condition</a>
Dependent 2	<a href="#">Add a service or condition</a>
Dependent 1	<a href="#">Add a service or condition</a>

**B Healthcare services**

Tell us about major healthcare services you expect next year (**elective surgery, planned pregnancy, new conditions**).

[Why do you ask?](#)

**C Overall healthcare needs**

Your chance to make **final adjustments to your anticipated healthcare needs** for the coming year as indicated by a **low, medium, or high** rating.

[Why should I change these?](#)

Low	Medium	High
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* Costs shown are regional estimates of total costs and may not be the portion you will be responsible for, depending on your actual benefit coverage.

☐ Historic level ☒ With selected services

Need to start over? [Reset this Page](#)

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Tell Benefits Analyzer  
a few things about  
your preferences....  
...and it will give you  
some personalized  
“Things to think about”  
in your Results...

KEHP Benefits Analyzer

Sign out »

## Your Coverage Preferences

The lowest cost plan may or may not be the right plan for your family. So, we'll ask you a few more questions to help us highlight things to think about when comparing your options.

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### Prepared for Luckey Laminack

**For the questions below, select the option that best describes your coverage preference.**

1

How do you think about healthcare insurance and your financial risk?

Why do you ask?

☐ I prefer to pay lower insurance premiums out of my paycheck and deal with higher out-of-pocket costs only if they occur. I'm pretty sure my family won't have too many unexpected out-of-pocket costs.

☐ I'd prefer to pay higher insurance premiums out of my paycheck to have smaller out-of-pocket costs during the year if they occur. I'd rather protect myself from unexpected out-of-pocket costs through more predictable insurance payments.

2

Is it important that your current doctors are "in-network" for the plan that you select?

Why do you ask?

☐ No, it doesn't matter much to me. If my current doctors aren't in the network, I'll choose new doctors that are in-network or pay higher costs to visit my current doctors.

☐ Yes, it's very important to me. It's really important that I keep my current doctors, if at all possible, and that I don't pay higher costs to visit them.

3

How sure are you that you can track your out-of-pocket healthcare spending as a part of being a smart consumer?

Why do you ask?

☐ Very confident

☐ Somewhat confident

☐ Not sure


☐ Not very confident


☐ Not at all confident

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 KENTUCKY EMPLOYEES  
HEALTH PLAN

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The tool uses your healthcare history, as well as any anticipated changes and preferences you indicated...

...to provide a personalized view of how your plan options compare on estimated costs

# KEHP Benefits Analyzer

Sign out »

## Review Your Results

Use and print the information below to make more informed decisions about your healthcare options.

Getting Started >> Your Healthcare >> Changes >> Preferences >> Your Results

*Prepared for Luckey Laminack*

Review the information on this page then...

PRINT

GO TO ENROLL

### Health Plan Cost Comparison

This graph compares the [estimated total costs](#) for your health plan options. This information is useful to consider how much your healthcare costs may vary from one plan to another.

Plan	Estimated Total Cost	Annual Premiums	Estimated Out-of-pocket
Commonwealth Standard PPO (Humana)	<a href="#">\$2,715.08</a>	\$675	\$2,040
Commonwealth Capital Choice (Humana)	<a href="#">\$2,939.24</a>	\$2,304	\$635
Commonwealth Maximum Choice (Humana)	<a href="#">\$3,448.21</a>	\$1,882	\$1,566
Commonwealth Optimum PPO (Humana)	<a href="#">\$3,989.24</a>	\$2,694	\$1,295

Note: Plan comparison information is provided only as a guide to assist you in evaluating your benefit plan options and is based on your historic claims and other information you have provided. These estimates and comparisons are intended for your general use only and are not a substitute for professional advice from financial or medical professionals. Thomson Reuters is not liable to you for damages of any kind resulting from your access to or your use of the information provided. If you have further questions about your use of this information, contact your Sponsoring Organization.

### Things to think about...

- Plans with higher deductibles tend to be a better fit for people who expect to use few healthcare services. In exchange for lower premiums they generally require you to manage your out-of-pocket expenses well to get the most value from the plan.
- Plans with higher premiums (and lower deductibles) tend to be a better fit for people who expect to have costly healthcare, for example, people with chronic conditions, planned surgeries, pregnancies, etc.
- Be sure to check whether your preferred doctors and hospitals are "In-Network" for a plan before you finalize your enrollment.
- Using doctors and hospitals who are "In-Network" for the plan you select is usually less expensive for you and your employer.

## Benefits Analyzer can also provide some initial Healthcare Spending Account contribution considerations...

### Healthcare Spending Accounts

Healthcare spending accounts let you set money aside before taxes to pay for common medical out-of-pocket expenses that insurance does not cover. Spending accounts are optional, but you should consider using them to help with these expenses (and to save money on your taxes).

The table below shows which plans have spending accounts and initial contribution amounts you might consider.

Plan	Amount
Commonwealth Standard PPO	\$2,039.72
Commonwealth Capital Choice	\$635.00
Commonwealth Maximum Choice	\$1,565.89
Commonwealth Optimum PPO	\$1,295.00

Amounts were estimated using your past medical and prescription drug paid claims from Jan 2009 - Aug 2009.

☐ HSA ☒ FSA

We used your expense history (or national averages if we didn't have enough history) and any changes you told us about to give you initial healthcare account contributions you should consider.

#### Things to think about...

- You may be able to save between **\$64 and \$714 in taxes** by using a healthcare spending account. This savings estimate is based on your estimated out-of-pocket costs.
- The higher your expected out-of-pocket costs are for a year, the greater the tax savings you can receive from a healthcare spending account.
- You should also consider contributing additional pre-tax dollars for other IRS eligible expenses when finalizing your spending account decision; for example, **dental, vision and over-the-counter medications** not covered by your benefit plans.



Get the most value out of healthcare spending accounts by **monitoring and managing them throughout the year.**



...as well as remind you of preventive care services to consider for the coming year...


### Your Preventive Care Services

You should talk to your doctor about the following preventive care services. To be proactive in managing your health, be sure to have the following preventive care services:

	Preventive care guideline	Frequency
Lucky	Blood pressure screening	Every 2 years
	Cholesterol screening	Every 5 years
	Fasting blood glucose screening	Every 3 years
	Pneumonia vaccine	Once
Dependent 4	Blood pressure screening	Every 2 years
	Cholesterol screening	Every 5 years

Source: Various nationally recognized health organizations (U.S. Preventive Services Task Force, Centers for Disease Control, etc.)

*Things to think about...*

 **Preventive care services are often covered in full**, or have very low copays - a great value to ensure your future health.

- If you find it hard to keep track of all the yearly check-ups and preventive screenings, call your doctor's office. They can often help you **schedule all of your visits throughout the year with one phone call.**

After you've reviewed your Benefit Analyzer results on-line...

...you can print your results and even move directly to the enrollment site to begin enrolling...

**Review the information on this page then...**

PRINT



GO TO  
ENROLL

